

FILED
5/26/22 8:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Ashley M. Yohe

Debtor(s).

)
) Case No. 19-20911 GLT
)
) Chapter 13
)
) Related to Dkt No. 5, 29
)
)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to provide funding for mortgage refinance.
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated March 8, 2019
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from _____ to _____ effective _____.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
1. Andrews Federal Credit Union will be paid \$3,139.38 per month effective July 2022 as per the mortgage refinance approved by the Order of Court dated April 19, 2022.
 2. Attorneys fees are increasing an additional \$14,000.00 to a total of 17,400.00 to be paid under the Chapter 13 Plan, subject to filing a fee application.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 26th day of May 2022.



Gregory L. Addonio jah
United States Bankruptcy Judge

Stipulated by:

/s/ Lauren M. Lamb
Counsel to Debtors

Stipulated by:

/s/ Owen Katz
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:
Ashley M. Yohe
Debtor

Case No. 19-20911-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 26, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db	+ Ashley M. Yohe, 3134 Algonquin Trail, New Kensington, PA 15068-8736
aty	+ A. Lysa Simon, Law Office of A. Lysa Simon, 9846 White Oak Avenue, Suite 205, Northridge, CA 91325-4806
15007468	AES, P.O. Box 2251, Harrisburg, PA 17105-2251
15007471	+ Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547
15051684	+ Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
15007470	+ Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547
15467541	Andrews Federal Credit Union, Dovenmuehle Mortgage, Inc., 1 Corporate Drive Suite 360, Lake Zurich, IL 60047-8945
15007478	+ Compel Fitness, 25935 Detroit Rd., Suite 336, Westlake, OH 44145-2452
15007481	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, P. O. Box 630778, Cincinnati, OH 45263-0778
15007485	+ PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
15007488	+ PNC Card Services, PO Box 3180, Pittsburgh, PA 15230-3180
15007489	+ Suntrust/THD, 1797 NE Expressway, Atlanta, GA 30329-7803

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 26 2022 23:54:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 26 2022 23:55:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15007469	Email/PDF: bncnotices@becket-lee.com	May 26 2022 23:54:05	American Express, PO Box 981537, El Paso, TX 79998-1537
15032712	Email/PDF: bncnotices@becket-lee.com	May 26 2022 23:53:31	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15007473	+ Email/Text: BarclaysBankDelaware@tsico.com	May 26 2022 23:55:00	Barclays Bank, Po Box 8803, Wilmington, DE 19899-8803
15007474	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:24	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15030227	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:24	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15030665	+ Email/Text: RASEBN@raslg.com	May 26 2022 23:55:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15007476	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 27 2022 00:04:39	CitiCards CBNA, Po Box 6217, Sioux Falls, SD 57117-6217
15052371	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 27 2022 00:04:43	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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User: auto

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15462184	+ Email/Text: bankruptcy@clearviewfcu.org	May 26 2022 23:55:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis PA 15108-4212
15007477	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2022 23:55:00	Comenity Bank/Pottery Barn, PO Box 182789, Columbus, OH 43218-2789
15169196	Email/Text: ECMCBKNotices@ecmc.org	May 26 2022 23:55:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15037854	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	May 26 2022 23:55:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15018544	+ Email/Text: bankruptcy@greenskycredit.com	May 26 2022 23:54:00	Greensky, LLC/Home Depot Loan Services, 1797 Northeast Expressway, Ste. 100, Atlanta, GA 30329-2451
15007486	Email/Text: goalrealignment@payoff.zendesk.com	May 26 2022 23:54:00	Payoff Inc., 3200 Park Center Drive, Suite 800, Costa Mesa, CA 92626
15007482	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 23:54:07	Home Depot - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15007483	Email/Text: sbse.cio.bnc.mail@irs.gov	May 26 2022 23:55:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15007475	Email/PDF: ais.chase.ebn@aisinfo.com	May 26 2022 23:53:30	Chase, Po Box 15298, Wilmington, DE 19850
15160181	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 23:54:06	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007484	+ Email/Text: bnc@nordstrom.com	May 26 2022 23:55:40	Nordstrom, 13531 E. Caley Avenue, Englewood, CO 80111-6505
15020830	+ Email/Text: bncnotifications@pheaa.org	May 26 2022 23:55:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15053879	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 23:55:00	PNC Bank, National Association, PO Box 94982, Cleveland OH 44101
15053281	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 23:54:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15007487	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:04	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
15016424	+ Email/Text: ebnpeoples@grblaw.com	May 26 2022 23:55:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15049705	Email/Text: bnc-quantum@quantum3group.com	May 26 2022 23:55:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15007490	Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:24	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15054242	+ Email/Text: bncmail@w-legal.com	May 26 2022 23:55:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15008124	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:53:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15007491	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 26 2022 23:55:00	Toyota Motor Credit, 4 Gathall Drive, Suite 350, Parsippany, NJ 07054
15047849	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 26 2022 23:55:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 32

District/off: 0315-2

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Andrews Federal Credit Union
cr		Toyota Lease Trust
15007479		EQT
15007480		Father
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007472	*+	Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com
Karina Velter	on behalf of Creditor Andrews Federal Credit Union kvelter@hoflawgroup.com ckohn@hoflawgroup.com
Keri P. Ebeck	on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Andrews Federal Credit Union pabk@logs.com logsecf@logs.com
Lauren M. Lamb	on behalf of Debtor Ashley M. Yohe julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lily Christina Calkins	on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com lcalkins@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 10